

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lynn A Marmo
Debtor

Case No. 18-03694-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db +Lynn A Marmo, 10 Cardinal Drive, Carlisle, PA 17015-4309
5103523 Bureau of Account Mgmt PSHMC, 3607 Rosemont Ave Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
5103525 +Commerical Acceptance All Better Care, 2300 Gettysburg Road, #102, Camp Hill, PA 17011-7303
5103527 +Edward Scott, 119 Birchwood Drive, Brick, NJ 08723-3442
5103526 +Edward Scott, 119 Birchwood Road, Brick, NJ 08723-3442
5103528 +George Blashford, 35 Westminster Drive, Carlisle, PA 17013-4369
5103529 +IC Systems Patient 1st, 444 Highway 96 E, St Paul, MN 55127-2557
5103530 +KML Law Group, Suite 5000 BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538
5103532 Midland Funding Commenity, 2365 Northland Drive, Suite 300, San Diego, CA 92108
5103533 +National Recovery Ag Spirit Phy, 2491 Paxton Street, Harrisburg, PA 17111-1036
5103534 +PNC Bank, 300 5th Avenue, The Tower at PNC Plaza, Pittsburgh, PA 15222-2401
5133977 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
5103537 +Receivables Management Pat 1st, 7206 Hull Street, Suite 211, Richmond, VA 23235-5826
5128758 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5103538 +Saidis Sullivan Rogers, 100 Sterling Parkway Ste 100, Mechanicsburg, PA 17050-2903
5127062 +Sullivan Rogers and Feichtel PC, Attn: J Feichtel, 100 Sterling Pkwy, Suite 100, Mechanicsburg, PA 17050-2903
5103539 +Tuckey Restoration, c/o Hubert Gilroy Esquire, 10 E High Street, Carlisle, PA 17013-3015
5103541 +Wilmington Savings Fund Soc, dba Christiana Trust, c/o Rushmore Loan Mgmt, 15480 Laguna Canyon Rd Ste 100, Irvine, CA 92618-2132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5103524 +EDI: CHASE.COM Aug 12 2019 23:18:00 Chase, PO Box 15298, Wilmington, DE 19886-5298
5103531 +EDI: RESURGENT.COM Aug 12 2019 23:18:00 LVNV Funding Credit One, PO Box 10497, Greenville, SC 29603-0497
5119644 EDI: RESURGENT.COM Aug 12 2019 23:18:00 LVNV Funding, LLC, PO Box 10675, Greenville, SC 29603-0675
5121014 +EDI: MID8.COM Aug 12 2019 23:18:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5129754 EDI: PRA.COM Aug 12 2019 23:18:00 PORTFOLIO RECOVERY ASSOCIATES, LLC, P O B 41067, NORFOLK, VA 23541
5103643 +EDI: PRA.COM Aug 12 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5103535 +EDI: PRA.COM Aug 12 2019 23:18:00 Portfolio Recovery Cap One, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5103536 +EDI: PRA.COM Aug 12 2019 23:18:00 Portfolio Recovery GE Cap, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5126837 EDI: AIS.COM Aug 12 2019 23:18:00 Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5103540 cr* +Verizon, Address removed per entry 14
+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, et al. bkgroup@kmllawgroup.com
Karina Velter on behalf of Creditor PNC BANK, N.A. amps@manleydeas.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Michael S Travis on behalf of Debtor 1 Lynn A Marmo Mtravislaw@comcast.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Lynn A Marmo**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0521**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:18-bk-03694-HWV**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lynn A Marmo
aka Lynn Marmo Scott, aka Lynn Scott

By the
court:

8/12/19



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.